

EXHIBIT C

AO88 (Rev. 12/06) Subpoena in a Civil Case

Issued by the
UNITED STATES DISTRICT COURT

DISTRICT OF

Delaware

Richard A. Hadsell

V.

Mandarich Law Group, LLP, et al.

SUBPOENA IN A CIVIL CASECase Number:¹ 12-CV-0235 L(RBB)

Southern District of California

TO: FIA Card Services, N.A.
 1100 King Street
 Wilmington, DE 19801

- ☐ YOU ARE COMMANDED to appear in the United States District court at the place, date, and time specified below to testify in the above case.

PLACE OF TESTIMONY

COURTROOM

DATE AND TIME

- ☒ YOU ARE COMMANDED to appear at the place, date, and time specified below to testify at the taking of a deposition in the above case.

PLACE OF DEPOSITION 1000 NW St., Ste. 1200, Wilmington, DE 19801

DATE AND TIME

August 23, 2012 at 9:00 a.m.

- ☒ YOU ARE COMMANDED to produce and permit inspection and copying of the following documents or objects at the place, date, and time specified below (list documents or objects):
 See Attached Deposition Notice

PLACE

DATE AND TIME

August 23, 2012 at 9:00 a.m.

- ☒ YOU ARE COMMANDED to permit inspection of the following premises at the date and time specified below.

PREMISES

DATE AND TIME

Any organization not a party to this suit that is subpoenaed for the taking of a deposition shall designate one or more officers, directors, or managing agents, or other persons who consent to testify on its behalf, and may set forth, for each person designated, the matters on which the person will testify. Federal Rules of Civil Procedure, 30(b)(6).

ISSUING OFFICER'S SIGNATURE AND TITLE (INDICATE IF ATTORNEY FOR PLAINTIFF OR DEFENDANT)

DATE

ATTORNEY FOR PLAINTIFF

July 30, 2012

ISSUING OFFICER'S NAME, ADDRESS AND PHONE NUMBER

Joshua B. Swigart, Esq.
 Hyde & Swigart

411 Camino Del Rio South, Ste. 301, San Diego, CA 92108
 Telephone (619) 233-7770

(See Rule 45, Federal Rules of Civil Procedure, Subdivisions (c), (d), and (e), on next page)

¹ If action is pending in district other than district of issuance, state district under case number.

AO88 (Rev. 12/06) Subpoena in a Civil Case

PROOF OF SERVICE

DATE

PLACE

SERVED

SERVED ON (PRINT NAME)

MANNER OF SERVICE

SERVED BY (PRINT NAME)

TITLE

DECLARATION OF SERVER

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Proof of Service is true and correct.

Executed on

DATE

SIGNATURE OF SERVER

ADDRESS OF SERVER

Rule 45, Federal Rules of Civil Procedure, Subdivisions (c), (d), and (e), as amended on December 1, 2006:

(c) PROTECTION OF PERSONS SUBJECT TO SUBPOENAS.

(1) A party or an attorney responsible for the issuance and service of a subpoena shall take reasonable steps to avoid imposing undue burden or expense on a person subject to that subpoena. The court on behalf of which the subpoena was issued shall enforce this duty and impose upon the party or attorney in breach of this duty an appropriate sanction, which may include, but is not limited to, lost earnings and a reasonable attorney's fee.

(2) (A) A person commanded to produce and permit inspection, copying, testing, or sampling of designated electronically stored information, books, papers, documents or tangible things, or inspection of premises need not appear in person at the place of production or inspection unless commanded to appear for deposition, hearing or trial.

(B) Subject to paragraph (d)(2) of this rule, a person commanded to produce and permit inspection, copying, testing, or sampling may, within 14 days after service of the subpoena or before the time specified for compliance if such time is less than 14 days after service, serve upon the party or attorney designated in the subpoena written objection to producing any or all of the designated materials or inspection of the premises — or to producing electronically stored information in the form or forms requested. If objection is made, the party serving the subpoena shall not be entitled to inspect, copy, test, or sample the materials or inspect the premises except pursuant to an order of the court by which the subpoena was issued. If objection has been made, the party serving the subpoena may, upon notice to the person commanded to produce, move at any time for an order to compel the production, inspection, copying, testing, or sampling. Such an order to compel shall protect any person who is not a party or an officer of a party from significant expense resulting from the inspection, copying, testing, or sampling commanded.

(3) (A) On timely motion, the court by which a subpoena was issued shall quash or modify the subpoena if it

(i) fails to allow reasonable time for compliance;

(ii) requires a person who is not a party or an officer of a party to travel to a place more than 100 miles from the place where that person resides, is employed or regularly transacts business in person, except that, subject to the provisions of clause (c)(3)(B)(iii) of this rule, such a person may in order to attend trial be commanded to travel from any such place within the state in which the trial is held;

(iii) requires disclosure of privileged or other protected matter and no exception or waiver applies; or

(iv) subjects a person to undue burden.

(B) If a subpoena

(i) requires disclosure of a trade secret or other confidential research, development, or commercial information, or

(ii) requires disclosure of an unretained expert's opinion or information not describing specific events or occurrences in dispute and resulting from the expert's study made not at the request of any party, or

(iii) requires a person who is not a party or an officer of a party to incur substantial expense to travel more than 100 miles to attend trial, the court may, to protect a person subject

to or affected by the subpoena, quash or modify the subpoena or, if the party in whose behalf the subpoena is issued shows a substantial need for the testimony or material that cannot be otherwise met without undue hardship and assures that the person to whom the subpoena is addressed will be reasonably compensated, the court may order appearance or production only upon specified conditions.

(d) DUTIES IN RESPONDING TO SUBPOENA.

(1) (A) A person responding to a subpoena to produce documents shall produce them as they are kept in the usual course of business or shall organize and label them to correspond with the categories in the demand.

(B) If a subpoena does not specify the form or forms for producing electronically stored information, a person responding to a subpoena must produce the information in a form or forms in which the person ordinarily maintains it or in a form or forms that are reasonably usable.

(C) A person responding to a subpoena need not produce the same electronically stored information in more than one form.

(D) A person responding to a subpoena need not provide discovery of electronically stored information from sources that the person identifies as not reasonably accessible because of undue burden or cost. On motion to compel discovery or to quash, the person from whom discovery is sought must show that the information sought is not reasonably accessible because of undue burden or cost. If that showing is made, the court may nonetheless order discovery from such sources if the requesting party shows good cause, considering the limitations of Rule 26(b)(2)(C). The court may specify conditions for the discovery.

(2) (A) When information subject to a subpoena is withheld on a claim that it is privileged or subject to protection as trial-preparation materials, the claim shall be made expressly and shall be supported by a description of the nature of the documents, communications, or things not produced that is sufficient to enable the demanding party to contest the claim.

(B) If information is produced in response to a subpoena that is subject to a claim of privilege or of protection as trial-preparation material, the person making the claim may notify any party that received the information of the claim and the basis for it. After being notified, a party must promptly return, sequester, or destroy the specified information and any copies it has and may not use or disclose the information until the claim is resolved. A receiving party may promptly present the information to the court under seal for a determination of the claim. If the receiving party disclosed the information before being notified, it must take reasonable steps to retrieve it. The person who produced the information must preserve the information until the claim is resolved.

(e) CONTEMPT. Failure of any person without adequate excuse to obey a subpoena served upon that person may be deemed a contempt of the court from which the subpoena issued. An adequate cause for failure to obey exists when a subpoena purports to require a nonparty to attend or produce at a place not within the limits provided by clause (ii) of subparagraph (c)(3)(A).

Joshua B. Swigart, Esq. (SBN: 225557)

josh@westcoastlitigation.com

Robert L. Hyde, Esq. (SBN: 227183)

bob@westcoastlitigation.com

HYDE & SWIGART

411 Camino Del Rio South, Suite 301

San Diego, CA 92108

Telephone: (619) 233-7770

Facsimile: (619) 297-1022

Attorneys for Plaintiff

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA**

Richard A. Hadsell,

Plaintiff,

v.

Mandarich Law Group, LLP and
CACH, LLC,

Defendants.

Case No.: **12-CV-0235-L-RBB**

**PLAINTIFF'S NOTICE OF
TAKING DEPOSITION OF
FIA CARD SERVICES, N.A.'S
PERSON MOST
KNOWLEDGEABLE
PURSUANT TO FED.R.CIV.P.
30(b)(6)**

Date: August 23, 2012

Time: 9:00 a.m. EST

Location: REGUS

**1000 NW St., Ste. 1200
Wilmington, DE, 19801
(302) 295-4800**

TO: FIA CARD SERVICES, N.A. and its ATTORNEY OF RECORD:

PLEASE TAKE NOTICE that, pursuant to Fed.R.Civ.P. 30(b)(6), on August 23, 2012 at 9:00 a.m EST and continuing until completed, at REGUS 1000 NW St., Ste. 1200 Wilmington, DE, 19801, Plaintiff, through counsel, will take the deposition

1 under oath of FIA Card Services, N.A.'s person most knowledgeable before a court
2 reporter qualified under Fed.R.Civ.P. 28.

3 **PLEASE TAKE FURTHER NOTICE** that FIA Card Services, N.A.'s
4 person most knowledgeable must be prepared to testify regarding matters known or
5 reasonably available to her including, but not limited to, the following:

- 6 1. Any and all correspondence sent from FIA Card Services, N.A., it's agents,
7 employees, and other parties working on FIA Card Services, N.A.'s behalf, to
8 Plaintiff Richard A. Hadsell concerning any and all accounts held with, or
9 formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell,
10 including but not limited to account numbers 5466330999349340,
11 5466330012681158, and 5490356011287588;
- 12 2. Any and all correspondence sent from Plaintiff, Richard A. Hadsell, to FIA Card
13 Services, N.A., it's agents, employees, and other parties working on FIA Card
14 Services, N.A.'s behalf, concerning any and all accounts held with, or formerly
15 held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including
16 but not limited to account numbers 5466330999349340, 5466330012681158, and
17 5490356011287588;
- 18 3. Any and all communications between FIA Card Services, N.A. and any CACH,
19 LLC employees, agents, or other parties associated with CACH, LLC regarding
20 any and all accounts held with, or formerly held, by FIA Card Services, N.A.
21 associated with Richard A. Hadsell, including but not limited to account numbers
22 5466330999349340, 5466330012681158, and 5490356011287588;
- 23 4. Information concerning the creation of any contract existing between Plaintiff,
24 Richard A. Hadsell and FIA Card Services, N.A. concerning any and all accounts
25 held with, or formerly held, by FIA Card Services, N.A. associated with Richard
26 A. Hadsell, including but not limited to account numbers 5466330999349340,
27 5466330012681158, and 5490356011287588;
- 28 5. The terms of any and all contractual terms which governed any relationship
between Plaintiff, Richard A. Hadsell and FIA Card Services, N.A. concerning

1 any and all accounts held with, or formerly held, by FIA Card Services, N.A.
2 associated with Richard A. Hadsell, including but not limited to account numbers
3 5466330999349340, 5466330012681158, and 5490356011287588;

- 4 6. Facts surrounding the modification of any contract that existed between Plaintiff,
5 Richard A. Hadsell and FIA Card Services, N.A. concerning any and all accounts
6 held with, or formerly held, by FIA Card Services, N.A. associated with Richard
7 A. Hadsell, including but not limited to account numbers 5466330999349340,
8 5466330012681158, and 5490356011287588;
- 9 7. Facts surrounding the creation of any Account Stated between Plaintiff, Richard
10 A. Hadsell and FIA Card Services, N.A. concerning any and all accounts held
11 with, or formerly held, by FIA Card Services, N.A. associated with Richard A.
12 Hadsell, including but not limited to account numbers 5466330999349340,
13 5466330012681158, and 5490356011287588;
- 14 8. Information surrounding any documentation evidencing the creation of any
15 Account Stated between Plaintiff, Richard A. Hadsell and FIA Card Services,
16 N.A. any and all accounts held with, or formerly held, by FIA Card Services,
17 N.A. associated with Richard A. Hadsell, including but not limited to account
18 numbers 5466330999349340, 5466330012681158, and 5490356011287588;
- 19 9. Information surrounding the sale and/or assignment by FIA Card Services, N.A.,
20 or related entity, to CACH, LLC, or related entity, of Plaintiff, Richard A.
21 Hadsell and FIA Card Services, N.A. concerning any and all accounts held with,
22 or formerly held, by FIA Card Services, N.A. associated with Richard A.
23 Hadsell, including but not limited to account numbers 5466330999349340,
24 5466330012681158, and 5490356011287588;
- 25 10. Any supporting documentation provided to CACH, LLC, or related entity,
26 surrounding the sale and/or assignment by FIA Card Services, N.A., or related
27 entity, to CACH, LLC, or related entity, of Plaintiff, Richard A. Hadsell and FIA
28 Card Services, N.A. concerning any and all accounts held with, or formerly held,
by FIA Card Services, N.A. associated with Richard A. Hadsell, including but

1 not limited to account numbers 5466330999349340, 5466330012681158, and
2 5490356011287588;;

3 DOCUMENT REQUESTS

4 Pursuant to Rule 34 of the Federal Rules of Civil Procedure, Plaintiff requests
5 that FIA Card Services, N.A., produce within thirty (30) days, the DOCUMENTS
6 requested herein and permit Plaintiff's attorneys to inspect and copy such
7 DOCUMENTS.

- 8 1. Any and all correspondence sent from FIA Card Services, N.A., it's agents,
9 employees, and other parties working on FIA Card Services, N.A.'s behalf, to
10 Plaintiff Richard A. Hadsell concerning any and all accounts held with, or
11 formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell,
12 including but not limited to account numbers 5466330999349340,
13 5466330012681158, and 5490356011287588;
- 14 2. Any and all correspondence sent from Plaintiff, Richard A. Hadsell, to FIA Card
15 Services, N.A., it's agents, employees, and other parties working on FIA Card
16 Services, N.A.'s behalf, concerning any and all accounts held with, or formerly
17 held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including
18 but not limited to account numbers 5466330999349340, 5466330012681158, and
19 5490356011287588;
- 20 3. Any and all communications between FIA Card Services, N.A. and any CACH,
21 LLC employees, agents, or other parties associated with CACH, LLC regarding
22 any and all accounts held with, or formerly held, by FIA Card Services, N.A.
23 associated with Richard A. Hadsell, including but not limited to account numbers
24 5466330999349340, 5466330012681158, and 5490356011287588;
- 25 4. Any and all documents containing information concerning the creation of any
26 contract existing between Plaintiff, Richard A. Hadsell and FIA Card Services,
27 N.A. concerning any and all accounts held with, or formerly held, by FIA Card
28 Services, N.A. associated with Richard A. Hadsell, including but not limited to

1 account numbers 5466330999349340, 5466330012681158, and
2 5490356011287588;

3 5. Any and all documents containing information concerning the terms of any and
4 all contractual terms which governed any relationship between Plaintiff, Richard
5 A. Hadsell and FIA Card Services, N.A. concerning any and all accounts held
6 with, or formerly held, by FIA Card Services, N.A. associated with Richard A.
7 Hadsell, including but not limited to account numbers 5466330999349340,
8 5466330012681158, and 5490356011287588;

9 6. Any and all documents containing information concerning facts surrounding the
10 modification of any contract that existed between Plaintiff, Richard A. Hadsell
11 and FIA Card Services, N.A. concerning any and all accounts held with, or
12 formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell,
13 including but not limited to account numbers 5466330999349340,
14 5466330012681158, and 5490356011287588;

15 7. Any and all documents containing information concerning facts surrounding the
16 creation of any Account Stated between Plaintiff, Richard A. Hadsell and FIA
17 Card Services, N.A. concerning any and all accounts held with, or formerly held,
18 by FIA Card Services, N.A. associated with Richard A. Hadsell, including but
19 not limited to account numbers 5466330999349340, 5466330012681158, and
20 5490356011287588;

21 8. Any and all documents containing information surrounding any documentation
22 evidencing the creation of any Account Stated between Plaintiff, Richard A.
23 Hadsell and FIA Card Services, N.A. concerning any and all accounts held with,
24 or formerly held, by FIA Card Services, N.A. associated with Richard A.
25 Hadsell, including but not limited to account numbers 5466330999349340,
26 5466330012681158, and 5490356011287588;

27 9. Any and all documents containing information surrounding the sale and/or
28 assignment by FIA Card Services, N.A., or related entity, to CACH, LLC, or
related entity, of Plaintiff, Richard A. Hadsell and FIA Card Services, N.A.

concerning any and all accounts held with, or formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including but not limited to account numbers 5466330999349340, 5466330012681158, and 5490356011287588;

10. Any and all documents containing information concerning any supporting documentation provided to CACH, LLC, or related entity, surrounding the sale and/or assignment by FIA Card Services, N.A., or related entity, to CACH, LLC, or related entity, of Plaintiff, Richard A. Hadsell and FIA Card Services, N.A. concerning any and all accounts held with, or formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including but not limited to account numbers 5466330999349340, 5466330012681158, and 5490356011287588;
11. All documents evidencing any contract(s) between FIA Card Services, N.A. and Plaintiff, Richard A. Hadsell concerning any and all accounts held with, or formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including but not limited to account numbers 5466330999349340, 5466330012681158, and 5490356011287588;
12. All documents evidencing the existence of a cause of action of Open Book Account between FIA Card Services, N.A. and Plaintiff, Richard A. Hadsell concerning any and all accounts held with, or formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including but not limited to account numbers 5466330999349340, 5466330012681158, and 5490356011287588;
13. All documents evidencing the existence of a cause of action of Account Stated between FIA Card Services, N.A. and Plaintiff, Richard A. Hadsell concerning any and all accounts held with, or formerly held, by FIA Card Services, N.A. associated with Richard A. Hadsell, including but not limited to account numbers 5466330999349340, 5466330012681158, and 5490356011287588;

//

Hadsell v. Mandarich Law Group, LLP and CACH, LLC
United States District Court Southern District of California
Case No. 12-CV-0235-L-RBB

PROOF OF SERVICE

I, the undersigned, declare as follows:

I am over the age of eighteen years and not a party to the case. I am employed in the County of San Diego, California where the mailing occurs: My business address is 411 Camino Del Rio South, Suite 301, San Diego, CA 92108. I am readily familiar with our business' practice of collecting, processing and mailing of correspondence and pleadings for mail with the United Postal Service.

On the date below served the following document(s):

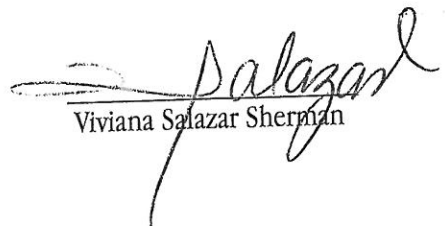
- Subpoena in a Civil Case
- Plaintiff's Notice of Taking Deposition of FIA Card Services, N.A.'s Person Most Knowledgeable Pursuant to Fed. R. Civ. P. 30(b)(6)

On the interested parties in said case addressed as follows:

David J. Kaminski Carlson & Messer 5959 West Century Boulevard, Suite 1214 Los Angeles, CA 90045	Nicole Strickler Messer & Stilp, Ltd 166 W. Washington Street, Suite 300 Chicago, IL 60602
--	--

- ☒ BY MAIL, by placing a copy thereof in a separate envelope for each addressee named above, addressed to each addressee respectively, and then sealed each envelope and, with the postage thereon fully prepaid, deposited each in the United States mail at San Diego, California in accordance with our business' practice.
- ☐ BY PERSONAL SERVICE, by placing a copy thereof in a separate envelope for each addressee named above, addressed to each such addressee respectively, and caused such envelope to be delivered by hand to the offices of addressee.
- ☐ BY FACSIMILE, this document was transmitted by facsimile transmission from (619) 297-1022 and transmission was reported as complete and without error. A copy of the transmission report is attached to this affidavit.
- ☒ ELECTRONICALLY, this document was transmitted by the Internet from our office.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on July 30, 2012, at San Diego, California.


 Viviana Salazar Sherman

ReedSmith

Barbara K. Hager
Direct Phone: +1 215 851 8864
Email: bhager@reedsmith.com

Reed Smith LLP
2500 One Liberty Place
1650 Market Street
Philadelphia, PA 19103-7301
+1 215 851 8100
Fax +1 215 851 1420
reedsmith.com

September 25, 2012

VIA OVERNIGHT MAIL

Joshua B. Swigart
Hyde & Swigart
411 Camino Del Rio South
Suite 301
San Diego, CA 92108

RE: Richard Hadsell v. Mandarin Law Group LLP et al.

Dear Joshua:

Enclosed please find the documents Bates labeled FIA001-FIA161 which are being produced in response to the third-party subpoena issued in the above-referenced matter. Kindly confirm that this resolves the third-party subpoena.

Also enclosed is an invoice payable to Bank of America, N.A. for their costs incurred in responding to your request. Kindly remit payment of same to my office for forwarding to my client.

Very truly yours,



Barbara K. Hager

BKH:rt

w/enclosures


cc: David J. Kaminski
Nicole Strickler

Greetings! We have enclosed your new
Bank of America card(s).

WorldPoints 

RICHARD A HADSELL
PO BOX 2041
442 KEMPTON ST
SPRING VALLEY CA
91979-204141

BONUS POINTS
Earn points even faster by using your
card at select merchants. Check out the
latest offers at
bankofamerica.com/worldpoints.

Account #  7588 | Credit Line: \$5,000 | Number of Card(s): 1
Cardholder Since 2004

(Verify name and address, and sign card(s) immediately to validate. Notify us if corrections are required. Please
destroy any card(s) relating to this account number you previously received.)

Enclosed is your new credit card to replace your existing MBNA credit card. Please note that MBNA
America Bank, N.A. has been renamed FIA Card Services, N.A. We are pleased to renew your
WorldPoints MasterCard® credit card account. Please provide your new expiration date to any merchants
who automatically bill your account.

From the moment you call to activate your card, you will have immediate access to your credit line
for purchases and cash advances. Use it for all your purchases, and earn valuable *WorldPoints* every time.
You'll also enjoy exclusive benefits, including Zero Liability Fraud Protection against unauthorized use
and extra cards for others you trust—all at no additional cost. Add to that award-winning 24-hour
Customer satisfaction, online point redemption, and access to your account information at
bankofamerica.com/worldpoints, and you'll see why this card consistently receives top honors from
industry experts.

Read on—you'll find up-to-date details about your account benefits! Important phone numbers are
also provided for quick reference. To make the most of your new card(s), please review these materials
and keep them in a safe place for future reference.

We look forward to serving all your credit card needs!

P.S. — Reward yourself with cash, travel, hotel stays, brand-name merchandise, gift certificates from top
retailers, and more! It's simple. You'll earn one point for every dollar in purchases charged to this credit
card. Start earning points today! Visit www.bankofamerica.com/worldpoints for details.

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Pay your Bill— Get Instant Access
to All Your Account Information.

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Call us anytime, day or night—or visit us online! Your *Platinum Plus* MasterCard card assures you a level of priority service other credit cards don't offer. We are standing by to assist you with the following:

- Additional cards for family members or others you trust
- Quick decisions on credit line increase requests
- Quick replacement of lost or stolen cards
- Absolute protection against fraud and unauthorized use
- The highest possible level of online security
- Personal service—24 hours a day, 7 days a week
- Merchant dispute advocacy
- Online account access
- Electronic bill-payment scheduling
- Common Carrier Travel Accident Insurance
- Supplemental Auto Rental Collision Damage Deductible Coverage
- MasterTrip® Travel Assistance
- Travel Assistance Services Medical Protection
- MasterLegal® Referral Service
- Pay-by-Phone service available at 1-800-685-9628



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7:30 a.m.
Click.
View yesterday afternoon's purchases.

5:42 p.m.
Click.
Transfer a balance to your account.

10:01 p.m.
Click.
Credit card bill paid.

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Get up-to-the-minute information about your account and your available points balance—Visit our Web site for 24-hour access to your account information in a safe, highly secure environment.

Transaction Information

Easy-to-read monthly statements—Charges, payments, credits, and important messages are presented clearly. Year-End Summary of Charges—To help you with financial planning and tax reporting, we can provide an itemized record of billing for the previous year.

Security

Use your credit card with complete confidence. Our Zero Liability policy means you won't be responsible for unauthorized purchases. And lost or stolen cards will be replaced promptly.

Enhanced Fraud Protection—State-of-the-art anti-fraud systems protect your account against fraudulent charges and unauthorized use, including online purchases. And specialized programs alert us to unusual activity on your account, around-the-clock.

Online Purchase Protection—Your credit card account is protected with MasterCard SecureCode, the service that helps prevent online shopping fraud by ensuring only you can use your MasterCard credit card to buy online. If you haven't already, visit bankofamerica.com/worldpoints for details and to enroll today!

Cash Access

HAVE CASH AT YOUR FINGERTIPS, whenever and wherever you need it!

Credit Card Access Checks—Use them like personal checks to pay bills or to pay off balances on higher-interest accounts.*

ATMs—Use your Personal Identification Number (PIN) to get cash at ATMs worldwide. With your MasterCard card in hand, call 1-866-222-8358 from your home phone to get your PIN.

Financial Institutions—Access cash advances at financial institutions all around the world!

Emergency Cash Worldwide—Emergency cash up to your available credit line can be wired to a convenient Western Union® office within the United States or to a participating bank anywhere in the world!

Balance Transfers

It's easy to pay off other credit card accounts. Call us toll-free at 1-800-457-3721, or visit www.bankofamerica.com. * We'll transfer the balances you specify to your *Platinum Plus* MasterCard account, subject to credit availability.

WorldPoints™ Rewards

Earn one Point for every \$1 in net retail purchases charged to your *WorldPoints* credit card.

Reward yourself with Travel—on any major U.S. airline with no blackout dates, or arrange U.S. hotels and car rentals. Cash—earn unlimited cash rewards.

Merchandise—choose from an impressive selection of merchandise from manufacturers including Sony®, Callaway®, and KitchenAid®. Gift certificates—select from Pottery Barn, Gap, Staples, Macy's and more.

Enjoy the convenience of *myConcierge*™, a 24-hour concierge service that can get you hard-to-find tickets, dinner reservations at the hottest spots, and more!

Your *WorldPoints* are tracked automatically and appear on your monthly statement. For additional information, visit us at www.bankofamerica.com/worldpoints.

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Customer Satisfaction 1-800-421-2110

Balance Transfer 1-800-457-3721

Overseas(collect) 302-738-5719

TDD 1-800-346-3178

Get the Whole Picture.

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Secondary Unemployment



Incapacitation



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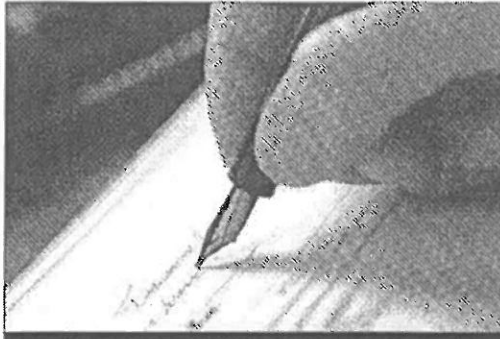


Loss of Life



Disability

6



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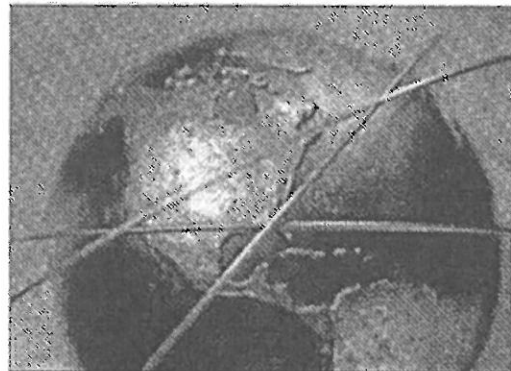
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